

EXHIBIT

31

From: Philip E. Marker
P.O. Box 52
Greenhurst NY 14742-0052

no email address or computer
phone number: (716) 450-9740

In re: Blue Cross Blue Shield Settlement Antitrust Litigation

TO: Blue Cross Blue Shield Settlement
%David Boies
Boies Schiller Flexner LLP
333 Main Street
Armonk, NY 10504

Dear Sirs,

Enclosed is a copy of my letter to the Claims Administrator. In it I've written an objection to the distribution of the Settlement, and, more importantly, a suggestion for an improvement with regards to the years of Admin Blue when it replaced Traditional Blue. I personally wasn't impacted by the switch from Traditional Blue (a fine plan) to Admin Blue (a super expensive plan); but what about all of the people with ongoing medical bills who were affected and drastically?

Thanks;

Philip E. Marker

From Philip E. Marker

[REDACTED]
Greenhurst NY 14742-0052

marital status: Single
no email or computer

[REDACTED] (I have a cell phone leave voice mail.
I check it twice a week or so.

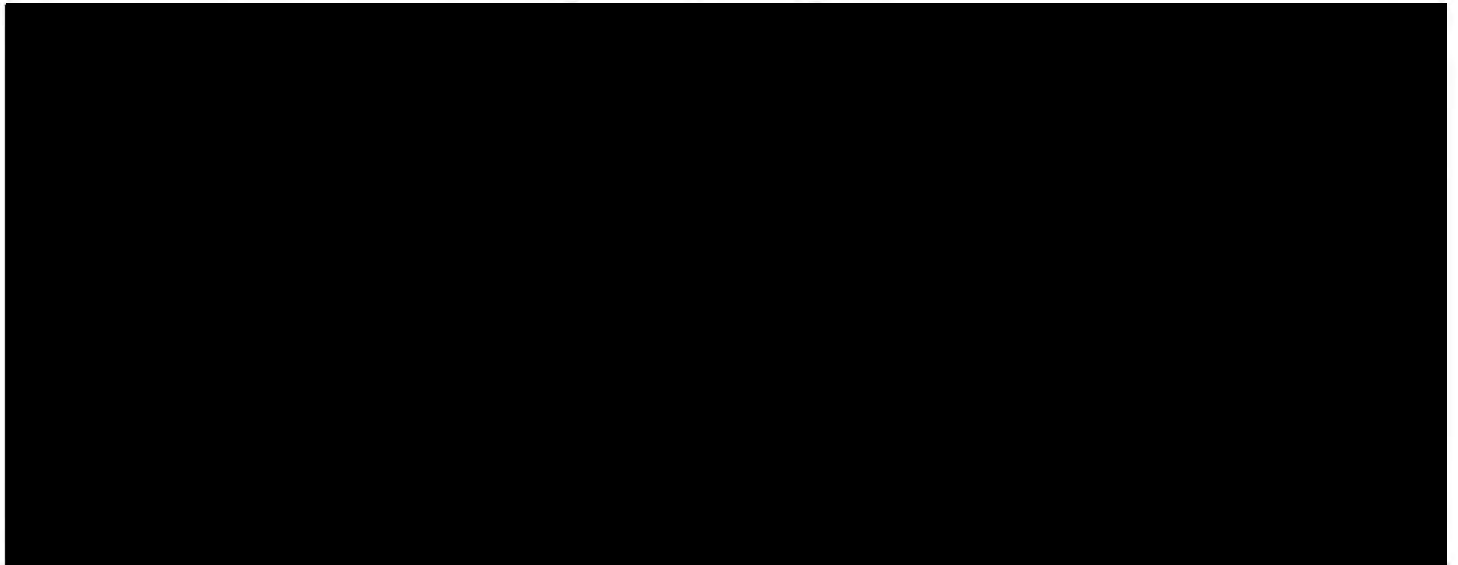
To: Blue Cross Blue Shield Settlement
% JND Legal Administration
P.O. Box 91393
Seattle, WA 98111

name of Action-In re: Blue Cross Blue Shield Antitrust Litigation

This objection(s) is more of a suggestion(s) that might
improve the distribution of the settlement and make it
fairer to the employees.

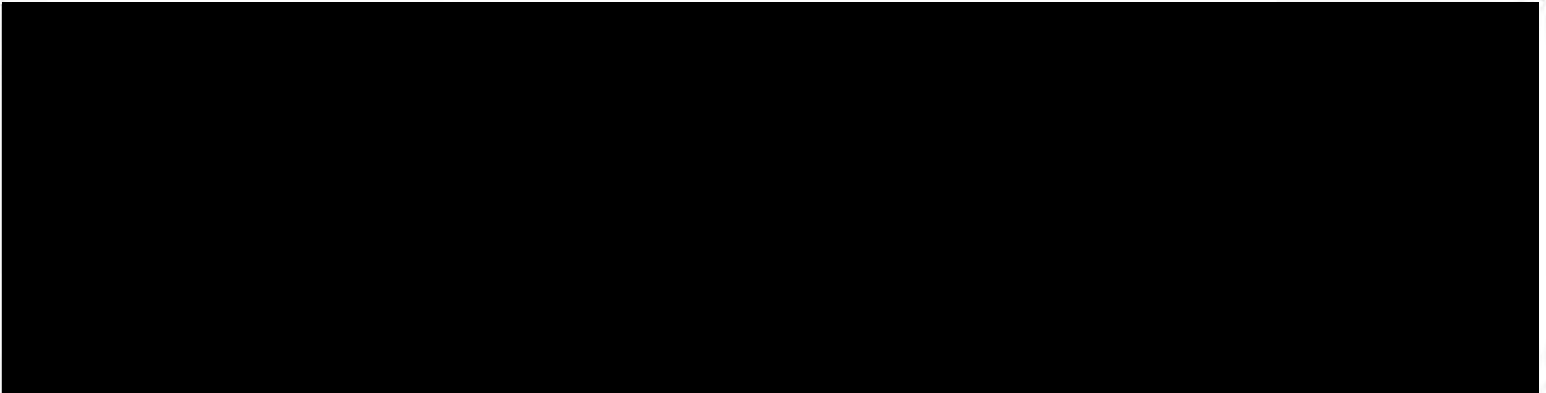
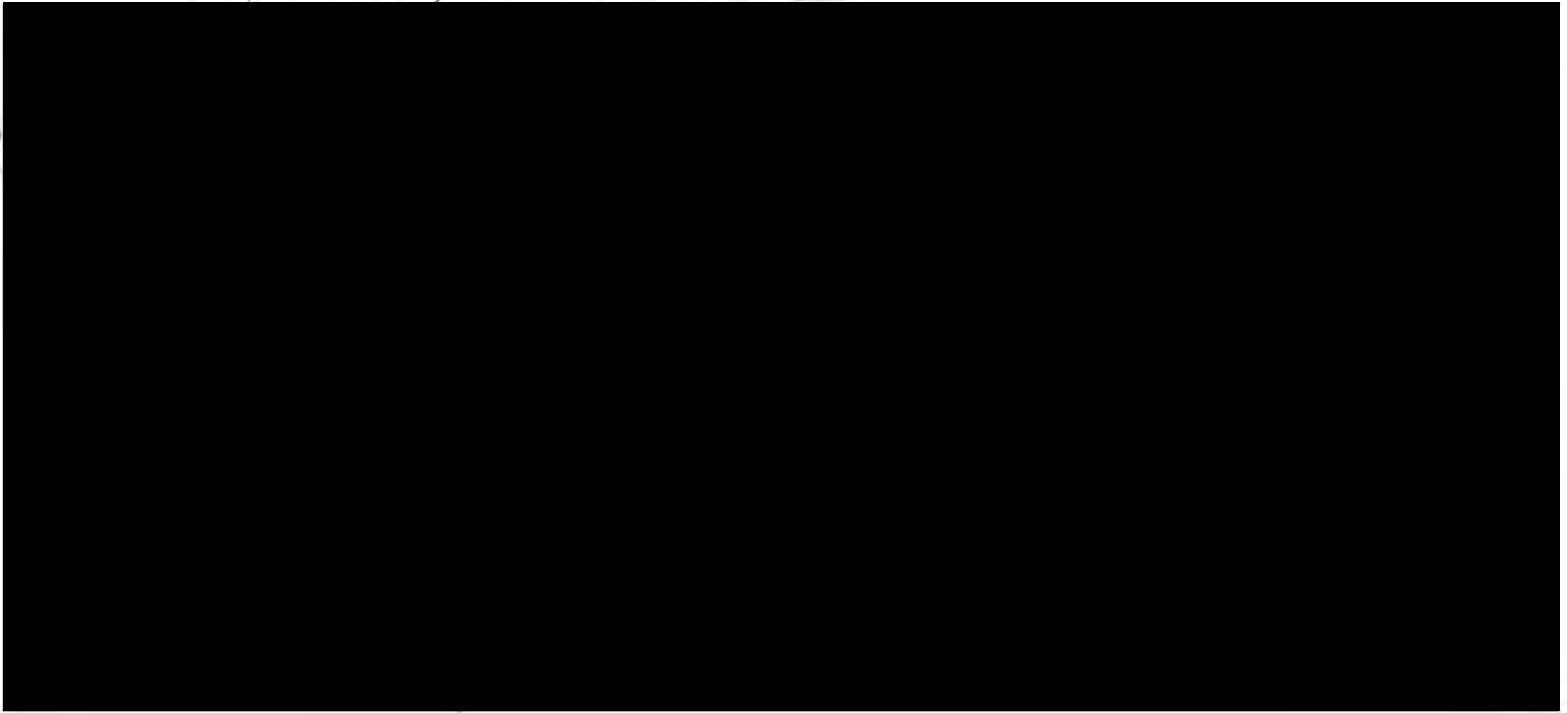
Dear Sirs.

Part I
Please forgive the mess I made of page 9 of 10 that lists
the BCBS plans that I was under as an employee of ICE.
I am enclosing photo copies of my supporting documents.
When I get to the end of the list I will then go back
to document 4 and begin my arguments.





~~I have no documentation to prove this, but if
my memory serves me correct~~



3) For the years while under Traditional Blue FI getting 15% and the employer getting the rest is OK.

a) Carets (lie on the other hand)

Employers have several ways of recouping their losses.

Employees do not. What, take a 2nd job?

It would be nice if the percentage for FI individuals was a little greater while under Traditional Blue.

b) Another on the other hand.

Employers had increased costs under Traditional Blue. And I have no problem with their getting a good chunk of the settlement for the years while covered by Traditional Blue.

c) For the years while under Admin Blue, it should be reversed: The employer gets a modest sum/percentage and the employees get a larger sum.

a) How many people FI were financially devastated by the huge increase in out of pocket expenses?

b) They should be able to recoup their losses.

c) Adjusting the percentages for FI people/families up to a greater amount (\$) would help immensely.

d) However, even under Admin Blue employers had costs to deal with.

5) Making this adjustment for the Admin Blue years could prevent further litigation with its costs.

6) This is not for me only. I had no big medical bills to speak of, I decided getting sick was too expensive.

Part II

name of Reaction - In re: Blue Cross Blue Shield Antitrust Litigation

I personally didn't need Admin Blue. This is for the entire class
Description of my objections

1) I have no supporting evidence.

2) When we, at JCC, were told about Admin Blue. May the ~~the~~ administration/HR at JCC told us that there would be a fund that would cover the difference between the 150 deductible and 2500 deductible. At least this is the way I remember it. We were led to believe. That is something like this. From what I gather it never materialized. I never had to use it. Do other people/employers have this same experience?

3) I honestly don't know but did BCBS make similar promises to other clients/customers?

b) If such promises of a fund to cover the difference between 150 deductible and 2500 proved false then the percentages for Fully Insured individuals (FI) should be greater for the years while under Admin Blue.

c) For some one who is rocking along under 150 deductible and suddenly they have their out of pocket costs increase by 2350 that is a huge shock. Especially if the ~~bill~~ bills are ongoing.

I am healthier and began to experience God's healing power.
So this is really about everyone else. That is part
of the settlements.

My full name and address
Philip Everett Marker

[REDACTED]
Greenhurst NY 14742-0052

[REDACTED]
I have no email address.

[REDACTED]
I have no counsel representing me.
There are no agreements between me and counsel, although
I did tell fellow auditors Phil Rose and William Kibbler
about the dates that our BCBS plan got switched to Aflac
Blue and encouraged them to sign up. But no agreements.

I do not intend to appear at the Final Fairness Hearing.

I declare under penalty of perjury that the information
is true and correct to best of my ability.

Philip Everett Marker

AS I also told former Union (KCSA union) president Brian Frank
Tremblay and another union member about the BCBS
settlement and encouraged them to sign up.

EXHIBIT

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[REDACTED]
Eden Prairie, MN 55347
June 8, 2021

Administrator
Blue Cross Blue Shield Settlement
C/O Legal Administration
P.O. Box 91390
Seattle, WA 98111

To Whom It May Concern:

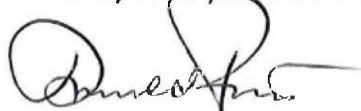
Blue Cross Blue Shield has been my primary insurer before retirement and with a supplement afterwards. They have always treated me fairly and adjudicated according to the rules of their policies.

What's really at issue are the settlement amounts. The legal firms will realize \$667.5 million and \$101 million in expenses from this frivolous lawsuit. The "members" will no doubt receive a token payment of \$10 – 15. It is my belief that frivolous lawsuits such as this drive up the costs of premiums and administration which excludes more people from affordable coverage.

It is more important to provide affordable health insurance coverage than pay exorbitant legal fees chasing unicorns, rainbows and Leprechaun's for a pot of gold.

I object to this lawsuit.

Thank you for your kind attention.

A handwritten signature in black ink, appearing to read "Donald Pitsch", with a large, stylized loop at the end.

Donald Pitsch

EXHIBIT

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From: Kathleen Rosko [REDACTED]
Sent: Friday, June 18, 2021 7:14 PM
To: ALNDdb_Proctor_HelpDesk <Proctor_HelpDesk@alnd.uscourts.gov>
Cc: info@bcbssettlement.com
Subject: BCBS Settlement

CAUTION - EXTERNAL:

Dear Judge Proctor,

I received a postcard regarding the "settlement agreement" BCBS agreed to in their ongoing class action settlement Master File#2:13-cv-200000-RDP.

It states in part, *"The settling defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers."*

I can tell you right here and now BCBS is doing the opposite now and much worse.

[REDACTED]

[REDACTED]

I understand that Jim McFerrin handled the case for the plaintiffs. I have sent a message thru his website so that he may address that based on my experience I believe this defendant is in clear breach of their settlement before its even over. I am willing to share my medical history and records with you if that will help you hold this CORRUPT company Blue Cross Blue Shield liable for triple damages.

In Arizona breach of contract results in triple damages.

Sincerely,

Kathy Rosko
Encore Commercial Management, LLC

[REDACTED]
[REDACTED]

CAUTION - EXTERNAL EMAIL: This email originated outside the Judiciary. Exercise caution when opening attachments or clicking on links.

EXHIBIT

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Robert D. Shattuck, Jr

Birmingham, AL 35223

July 12, 2021

BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED

Blue Cross Blue Shield Settlement

c/o JND Legal Administration

PO Box 91393

Seattle, WA 98111

copies to

BLUE CROSS BLUE SHIELD SETTLEMENT

C/O MICHAEL D. HAUSFELD HAUSFELD LLP

888 16th Street NW, Suite 300

Washington, DC 20006

BLUE CROSS BLUE SHIELD SETTLEMENT

C/O DAVID BOIES

BOIES SCHILLER FLEXNER LLP

333 Main Street

Armonk, NY 10504

DAN LAYTIN

KIRKLAND & ELLIS LLP

300 N. LaSalle St.

Chicago, IL 60657

Dear Sirs:

I object to the settlement in In re: Blue Cross Blue Shield Antitrust Litigation.

A. Description of my objections

I believe that the effect that Defendants' business practices had on health insurance premiums and health care costs during the years 2008 through 2020, and the effect of the Injunctive Relief in the future, are grossly speculative.

With said effects being grossly speculative, Plaintiffs' attorneys are in a position to agree to any settlement, practically no matter how small, and thereby receive very large attorneys' fees.

Defendants' officers and directors can go along with a small settlement that will not have a material adverse effect on Defendants' business, and the stakeholders in the Defendants will not be bothered to complain about the settlement being excessive (since the settlement is small).

In the foregoing situation there is potential for Plaintiffs' attorneys abusing the judicial branch of government to get large attorneys' fees on grounds that are grossly speculative, so grossly speculative that there was no detriment from the business practices for 2008 through 2020, and, in the future, the Injunctive Relief will in fact be detrimental, and not beneficial, to class members and to other consumers of health insurance.

To appreciate how grossly speculative the effect of the Defendants' business practices was, and of the Injunctive Relief in the future, requires extensive knowledge about health care markets and health insurance markets. These markets are extremely complex in their workings, and there are many different business practices by many different actors in the said markets that are interrelated and have interrelated effects. For example, if a business practice of an actor is precluded, it is speculative about what other practices will be adopted or modified, and what the net effect will be on health insurance premiums and health care costs.

With things being so grossly speculative, Plaintiffs' attorneys will not lose sleep over whether Defendants' business practices in 2008 to 2020 were, and Injunctive Relief will be, beneficial, neutral or detrimental to health insurance markets and consumers of health insurance.

There are, however, governmental officials and entities who are charged by law to be concerned about how health insurance markets work for consumers and what changes will improve or not improve their operation for consumers.

Even these knowledgeable and experienced governmental officials and entities may be beset by great uncertainty in judging the detriment, if any, of Defendant's business practices in 2008 through 2020, and the benefit, if any, that will come from the Injunctive Relief, in the complex and interrelated markets for health insurance and health care.

To protect the judicial branch from being abused by Plaintiffs' attorneys, the Court should hear from one or more of these governmental officials and entities about what their opinion is concerning the detriment of Defendants' business practices in 2008 to 2020, and net benefit the Injunctive Relief will provide to class members and other consumers in the health insurance market.

To that end, I have solicited governmental officials to review the settlement agreement and to give the court the benefit of their views, as aforesaid.

I have been doing this in the form of a letter I have disseminated to them by various means in the form set out at <https://al6thcongdist-ihaveuntiljan13.blogspot.com/2021/05/bcbs-settlement-reducing-health-care.html>

The named addressees of said letter are my state and Federal officials consisting of Alabama Gov. Kay Ivey, United States Senator Richard Shelby, United States Senator Tommy Tuberville, U.S. Rep. Gary Palmer, Alabama Attorney General Steve Marshall, Alabama state Senator Dan Roberts, and Alabama state Rep. Jim Carns. Said officials may forward my solicitation to appropriate other governmental officials and governmental departments and agencies having the needed expertise to review the settlement.

I have not received any responses as of this time.

I will continue my solicitation of them and of possibly other appropriate Federal and state governmental officials. In my further solicitation, I may revise the foregoing form of letter and also include a copy of this letter of mine making my objection.

I will supplement this objection by providing to the addressee and copied parties on this letter such written responses as I receive from governmental officials and entities in response to my foregoing solicitation.

I am uncertain at this time whether I will attend the Fairness Hearing on October 20, 2021. A main factor affecting whether I will attend is whether any governmental official or officials will attend with me and speak to the Court or whether I have been provided with a written submission or submissions to the Court that I want to present in person to the court.

B. Information related to me

My full name, address, email address, telephone number are set out above.

[REDACTED]
[REDACTED] I contacted toll-free (888) 681-1142 to try to obtain confirmation of my [REDACTED] dates of coverage and was told that the Administrator did not have such information at this time, but that information would be obtained when needed. An automated message on (888) 681-1142 said I should not contact Blue Cross Blue Shield for the information because it was not set up to respond to inquiries from members of the class related to the class action.

My objection applies to both Settlement Classes. I have no counsel representing me in this objection, and there are no former or current counsel who may be entitled to compensation for any reason related to my objection. There is no agreement relating to my objection or the process of my objecting between me and any other person or entity:

Signed

Robert D. Shattuck, Jr.
Robert D. Shattuck, Jr.

I declare under penalty of perjury that the information provided in my above objection is true and correct.

Robert D. Shattuck, Jr.
Robert D. Shattuck, Jr.

EXHIBIT

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Claims Administrator

Blue Cross Blue Shield Settlement
c/o JND Legal Administration
PO Box 91393
Seattle, Wa 98111

Plaintiff's Co-Lead Counsel

Blue Cross Blue Shield Settlement
c/o Michael D. Hausfeld
Hausfeld LLP
888 16th Street NW, Suite 300
Washington, DC 20006

Counsel for Settling Defendants

Dan Laytin
Kirkland & Ellis LLP
300 N. LaSalle St.
Chicago, IL 60657

Blue Cross Blue Shield Settlement
c/o David Boies
Boies Schiller Flexner LLP
333 Main Street
Armonk, NY 10504

IN re: Blue Cross Blue Shield Antitrust Litigation

I object to the entire suit, especially the \$667,500,000 the lawyers will receive. I do not have legal counsel or applicable legal authority other than I am a member of class action suit. I object to the concept that the the lawyers are working on my behalf. They are working on their behalf (\$667,500,000 for themselves). I would like to know how the suit could possibly help the consumer. I can see it helping the lawyers become wealthy while it increases the cost of the insurance for the consumer. I purchased BC/BS insurance because it had the lowest cost. I also had BC/BS while I was working; it was the lowest cost insurance the company provided.

I was wondering why my medigap insurance has increased \$58 a month from just over a year ago. Now I know why, to make a group of lawyers wealthy while forcing the consumers to pay more. I wonder if the judge actually sees any letters of objections and if anyone actually really cares about the consumers.

As I understand the suit, it was settled out of court. Is this how all class action suits are handled? File some bogus claim, settle out of court, make hundreds of millions, give the consumer a few dollars and increase the cost for the consumer?

Over the past 40 years I have received some class action lawsuit settlements, the most was around \$50. The last settlement I received was for about \$2.63, quite a windfall. I see some homeless people on the street and a food bank with a long line. I can see how this suit will help them.

My claim number: [REDACTED].. I filled it out the best I could, since I did not know how many years I had BC/BS with the company I worked for.

My last question is, does the \$667,500,000 lawyer compensation include fees and expenses? Or like most suits, an additional \$500,000,000 will go to them. I would like to know how much they charge per minute of a phone call, reading an email, working dinners at 5 star restaurants, resort working vacations.

In conclusion, thank you for increasing my Medigap insurance by \$58 a month. It will really help me in my retirement. And I am sure the windfall check I may or may not receive now will more than cover the increase cost of the insurance for the next 15 years. If the lawsuit must continue, then \$80,000,000 for the lawyers, the remainder of the money for the consumers. Consumers come first correct?

Dave Sheppard

[REDACTED]
Wake Forest, NC 27587



EXHIBIT

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Lea K. Sivilich

[REDACTED]
Ocala, FL 34474
[REDACTED]

April 12, 2021

Claims Administrator
Blue Cross Blue Shield Settlement
c/o JND Legal Administration
PO Box 91393
Seattle, WA 98111

Re: Blue Cross Blue Shield Antitrust Litigation MDL 2406, N.D. Ala. Master File No. 2:13-cv-20000-RDP

Dear Sirs,

I strongly object to the following:

1. The settlement of \$2.67 billion is absurd for an industry that has an annual revenue of \$591.99 million (Dun & Bradstreet). This will undoubtedly drive up the costs of our healthcare insurance. The lawyers win and we the customers lose in the long run.
2. There is not a law firm in the world that deserves a fee of \$667.5 million and \$101 million for additional costs and service awards! These types of lawsuits have become industries for sleazy lawyers to strike it rich instead of being remotely associated with fair and equitable judicial process. Per the example in their enclosed document, we the actual plaintiffs will get a whopping \$178 USD as compensation. This will not buy us any new yachts or villas on the Riviera. I recommend that the plaintiff attorneys receive a total of \$10 million to be distributed equally amongst the different firms involved. That is more than fair. Following this course can send a message to the legal community that frivolous compensation law suits will no longer be tolerated!
3. The entire process of class action suits violates my rights. It appears that lawyers can include people in class action lawsuits without first obtaining their permission. The lawyers representing the "plaintiffs" typically send a postcard of which many probably get thrown out as junk mail or lost by the post office. Thus those people are automatically included! Who benefits and makes the big money - THE LAWYERS! Recently I received a notice via email. GMAIL PUT IT IN MY SPAM FOLDER! Had I not checked my spam folder, I would not be able to bring my own lawsuit against this company if I so desired. I received absolutely NO notification in the BCBS case. I was included in it without my permission only to find out that a settlement has been reached. This is wrong and should be illegal. In any and all class actions, the potential plaintiffs should be contacted by attorneys via certified US mail asking permission to be part of the action.

4. I have absolutely no issues with Blue Cross Blue Shield. Their rates have been very fair and competitive. Their service has been excellent.

[REDACTED]

[REDACTED]

My objections only apply to me. They are not part of any other action or subset. I am not represented by council in this objection. I have no plans to attend the hearing, but I ask the court to take my objections into serious consideration when making a decision.

I hereby declare under penalty of perjury that the foregoing is true and correct.

Executed on April 12, 2021.



Lea K. Sivilich

cc:

MICHAEL D. HAUSFELD, HAUSFELD LLP
DAVID BOIES, BOIES SCHILLER FLEXNER LLP
DAN LAYTIN, KIRKLAND & ELLIS LLP

EXHIBIT

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July 12, 2021

[REDACTED]
Nashville TN 37207

Blue Cross Blue Shield
Settlement

c/o David Boies

Boies Schiller Flexner
LLP

133 Main St.

Armonk, NY 10504

Dear Attorney Boies,

I write to object and
get excluded from
Blue Cross Blue Shield

Page 2

My address is [REDACTED]

Nashville,

TN 37207. My email

address is [REDACTED]

my home

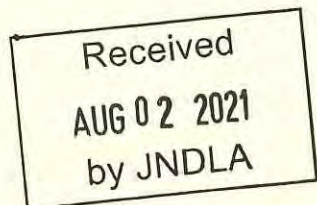
phone is [REDACTED]

I wrote the
claims administrator
and counsel for the
settling defendant too.

Sincerely,

EXHIBIT

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David Tykulsker & Associates

Attorneys-at-Law

161 WALNUT STREET
MONTCLAIR, NEW JERSEY 07042

E-MAIL: david@dtesq.com

TEL. (973) 509-9292

FAX (973) 509-1181

DAVID TYKULSKER*
VALERIA A. GHEORGHIU*

PAUL C. RENNER
OF COUNSEL

NJ & NY BAR*

July 28, 2021

Blue Cross Blue Shield Settlement
c/o JND Legal Administration
PO Box 91393
Seattle, WA 98111
(888) 681-1142

Objection to the Settlement in *In re: Blue Cross Blue Shield Antitrust Litigation*:

Sirs and Madams:

David Tykulsker & Associates, a law firm that used Horizon as a carrier, objects to the proposed settlement as the attorney's fees are excessive. Attorney's fees are meant to compensate for the hours worked, and should approximate what a market client would be willing to pay for the services rendered. The undersigned makes no objection to the total amount of the settlement.

1. Your full name, address, email address, telephone number, and the plan name under which Blue Cross Blue Shield was provided and dates of such coverage. David Tykulsker, Esq., 161 Walnut Street, Montclair, NJ 07042, david@dtesq.com (973) 509-9292 Ext. 13; [REDACTED]
2. This objection applies to both Settlement Classes;
3. David Tykulsker & Associates appears *pro se* by the undersigned. I have not previously ever objected to a class action.
4. There is no agreement that relates to the objection or the process of objecting between you, your counsel, and/or any other person or entity;

5. I have signed the statement below. Your (and your attorney's) signature on the written objection;
6. I will appear at the Fairness Hearing if it is held remotely. I do not anticipate appearing if it is held in-person.

Pursuant to 28 U.S.C. § 1746(1), I declare and certify under penalty of perjury that the foregoing is true and correct.

Executed on: July 28, 2021



DAVID TYKULSKER, Esq.

cc: BLUE CROSS BLUE SHIELD SETTLEMENT
C/O MICHAEL D. HAUSFELD
HAUSFELD LLP
888 16th Street NW, Suite 300
Washington, DC 20006

BLUE CROSS BLUE SHIELD SETTLEMENT
C/O DAVID BOIES
BOIES SCHILLER FLEXNER LLP
333 Main Street
Armonk, NY 10504

DAN LAYTIN
KIRKLAND & ELLIS LLP
300 N. LaSalle St.
Chicago, IL 60657

EXHIBIT

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Plaintiff: Antoinette C. Wallace

Baltimore, md 21205

FILED

2021 AUG -2 P 12:19

U.S. DISTRICT COURT
JUL. OF ALABAMA

Dear, Judge R. David Proctor,

I decide to write the court about the blue cross blue shield settlement on behalf of myself and all the other plaintiffs that was picked for this case, I just went through something like this and I'm still going back and forth with the lawyers involved, so I'm writing you and the court ~~now~~ to ~~make~~ ^{ask} for your help in making sure everyone is treated fairly in this case not just lawyer's and administrator team who only know what they are being paid but can't tell us what ~~to~~ we will be receiving out of all this.

Since, I been going over the paperwork from the website the percentage is not fair for people like me who had Blue cross Blue shield twice in two different years

→Back

one which I paid fully by myself and the other was through my employee. I have tried to talk to the lawyers that was hired for the plaintiff but all they can say is fill out paperwork and they can't really tell us much. So why are they being so much but anyway I also tried talking to the administrator team who nice enough to give me the lawyers number But still can't tell me much.

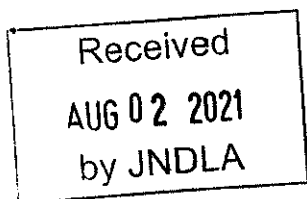
So this is why we really need your help and make sure we are treated fairly, I mean the defendants did agree to a settlement amount and the amount is a big one so it is enough to make sure everyone is paid fairly that was picked for this case. Because I just went through something like this I had to make sure I was fully protected due to my situation and I have two affidavits notarized, one general and one for identity theft to make sure I receive
→ other

Any payments that are for me and me only. That's why I'm asking for your help to make sure not only do we get treated fairly but we all receive our payments without any problems, please and thank you.

If you or the
Court need
Contact me I
Put my information
on this letter
Please help us

EXHIBIT

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Thomas Zakett

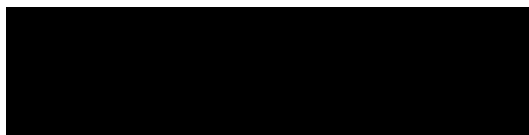


Hastings, Michigan 49058

July 28th, 2021

In response to Blue Cross Blue Shield antitrust litigation:

I would like to inform the parties concerned that I object to this settlement and the current status of the litigation as well as the fairness status of it. My reasoning is that the case has not gone to court before a judge to decide who is guilty and who is not. From what I can tell the defendant is settling with the plaintiff for an extremely large amount of money yet the defendant has not acknowledged any wrongdoing. If the defendant is truly innocent than the defendant should take this case before the judge and fight the case until they win and they are declared not guilty of the charges that have been brought against them. If the defendant is actually guilty than they should be honest, admit it, and pay the settlement as the plaintiff has requested. As the case stands currently, I do not want to receive any settlement money from this case unless the defendant gives a direct confession that they have done wrongdoing and states what it is that they have done wrong. If the defendant does not give a direct confession of wrongdoing please remove me from all settlement money proceeds in regards to this case. I will not be attending the final fairness hearing but would like to be notified of the end result of this case by mail once it has come to completion. Thank you for your time. My full name and mailing address are listed in the left corner left of this document and my email along with Blue Cross Blue Shield Plan Number are in the lines below. I also had a second plan through the Health Insurance Marketplace but I do not know if that was a Blue Cross Blue Shield Plan or if it is eligible under this settlement. I do not currently have that plan number but I can find it if requested. Please note that I do not feel comfortable putting down my phone number.



Under penalty of perjury I declare that the information in the document is correct.

Thomas Zakett

A handwritten signature in black ink, appearing to read "Thomas Zakett", written over a horizontal line.